Express Mail No.: EL474186127US Docket No. TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT 42666/29384 (Unster 37 CFR 1.97(b) or 1.97(c) In Re Application Of: 11AR 0 1 2002 AppIntell, Inc. Filing Date Group Art Unit Serial No. Examiner 10/046945 01/14/02 To be assigned 2164 Title: Automated loan risk assessment system and method MAR 0 8 2002 Technology Center 2100 Address to: **Assistant Commissioner for Patents** Washington, D.C. 20231 37 CFR 1.97(b) The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114. 37 CFR 1.97(c) The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of: the statement specified in 37 CFR 1.97(e); OR RECEIVED the fee set forth in 37 CFR 1.17(p). MAY 2 3 2002 **GROUP 3600** 

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AppIntell, Inc.									
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U.S. DEPARTMENT OF

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NO.: 42666.0101.29384

SERIAL NO.:

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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10/046945

APPLICANT: AppIntell, Inc.

Filing Date: 01/14/02 Group: 2164

## **U.S. PATENT DOCUMENTS**

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## FOREIGN PATENT DOCUMENTS

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## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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	"Electronic Loan Review" by Affinity Corporation, web page located at http://www.teamaffinity.com/content/lenders/elr.asp  "FraudGuard.com" by Affinity Corporation, web page located at http://www.fraudguard.com/default.asp									
	"Safecheck" by Affinity Corporation, web page located at http://www.teamaffinity.com/content/lenders/safecheck.asp	DEOCUE								
	"Bankruptcy Search" by Affinity Corporation, web page located at http://www.teamaffinity.com/content/lenders/bankruptcy_search.asp	RECEIVE								
	"Address Validation" by Affinity Corporation, web page located at http://www.teamaffinity.com/content/lenders/address_validation.asp	CDOUD -								
<u> </u>	"National Phone Directory" by Affinity Corporation, web page located at "http://www.teamaffinity.com/content/lenders/national_phone_dir.asp	GHOUP 36								
	"Pre-Funding Comprehensive Screening Audit" by Affinity Corporation, web page located http://www.teamaffinity.com/content/lenders/screening.asp	at								
	"Directed Audit Services" by Affinity Corporation, web page located at									

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Group: 2164

http://www.teamaffinity.com/content/lenders/audit_services.asp	
"Asset Search" by Affinity Corporation, web page located at http://www.teamaffinity.com/content/lenders/asset_search.asp	MAR 0 8 2002
"Fraud Guard" brochure by Affinity Corporation (4 pages)	Technology Center 2100

**EXAMINER** 

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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